

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF CALIFORNIA  
SAN DIEGO DIVISION**

In re:

LARRY JINUK KIM  
YOUNG HEE KIM  
Debtor(s)

Case No. 11-07381-MM

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Thomas H. Billingslea, Jr., chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 05/01/2011.
- 2) The plan was confirmed on 10/26/2011.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 02/16/2012.
- 5) The case was dismissed on 08/13/2012.
- 6) Number of months from filing to last payment: 16.
- 7) Number of months case was pending: 18.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$22,000.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$14,188.00
Less amount refunded to debtor	\$1,500.00

<b>NET RECEIPTS:</b>	<b>\$12,688.00</b>
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**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,250.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$696.74
Other	\$0.00

<b>TOTAL EXPENSES OF ADMINISTRATION:</b>	<b>\$3,946.74</b>
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Attorney fees paid and disclosed by debtor:	\$1,650.00
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**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLIANCE ONE	Unsecured	1,004.00	NA	NA	0.00	0.00
BAC HOME LOANS SERVICING	Secured	65,340.45	65,430.45	65,430.45	0.00	2,905.45
BACK BOWL I LLC	Unsecured	6,368.00	6,368.43	6,368.43	0.00	0.00
BANK OF AMERICA	Unsecured	160,000.00	158,430.69	158,430.69	0.00	0.00
BANK OF AMERICA/FIA CARD SVCS	Unsecured	6,621.00	5,535.72	5,535.72	0.00	0.00
CALIFORNIA ACCOUNT SERVICES	Unsecured	1,620.00	NA	NA	0.00	0.00
CANDICA LLC % WEINSTEIN&RILEY	Unsecured	886.00	892.80	892.80	0.00	0.00
CF Medical	Unsecured	1,858.00	NA	NA	0.00	0.00
CHASE BANK	Unsecured	2,600.00	2,282.45	2,282.45	0.00	0.00
CLIENT SERVICES	Unsecured	1,005.00	NA	NA	0.00	0.00
CMRE	Unsecured	1,264.00	NA	NA	0.00	0.00
MEDICREDIT	Unsecured	1,906.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	814.00	804.25	804.25	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	8,054.00	8,053.98	8,053.98	0.00	0.00
PROGRESSIVE MANAGEMENT	Unsecured	2,486.00	NA	NA	0.00	0.00
RTUI	Unsecured	1,388.00	NA	NA	0.00	0.00
SABRE SPRINGS NEIGHBORHOOD HO	Secured	5,120.75	5,120.75	5,120.75	0.00	0.00
SAN DIEGO COUNTY CREDIT UNION	Secured	2,000.00	2,799.73	2,799.73	646.14	190.05
SAN DIEGO COUNTY CREDIT UNION	Secured	8,002.00	7,871.89	7,871.89	1,200.05	586.41
SCRIPPS CLINIC	Unsecured	12,066.00	NA	NA	0.00	0.00
Stephens and Michaels	Unsecured	970.00	NA	NA	0.00	0.00
The Korea Daily	Unsecured	1,541.00	NA	NA	0.00	0.00
WAWANESA	Unsecured	1,346.00	NA	NA	0.00	0.00
WELLS FARGO DEALER SERVICES	Secured	13,713.00	14,136.69	14,136.69	2,160.18	1,052.98
Wilber & Associates	Unsecured	1,534.00	NA	NA	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$65,430.45	\$0.00	\$2,905.45
Debt Secured by Vehicle	\$24,808.31	\$4,006.37	\$1,829.44
All Other Secured	\$5,120.75	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$95,359.51</b>	<b>\$4,006.37</b>	<b>\$4,734.89</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$182,368.32</b>	<b>\$0.00</b>	<b>\$0.00</b>

<b>Disbursements:</b>		
Expenses of Administration	<u>\$3,946.74</u>	
Disbursements to Creditors	<u>\$8,741.26</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$12,688.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/07/2012

By: /s/ Thomas H. Billingslea, Jr.

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

United States Bankruptcy Court  
Southern District of California

In re:  
Larry Jinuk Kim  
Young Hee Kim  
Debtors

Case No. 11-07381-MM  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0974-3

User: jpeterson  
Form ID: pdf902

Page 1 of 3  
Total Noticed: 34

Date Rcvd: Dec 05, 2012

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 07, 2012.

db/jdb  
12824178 +Larry Jinuk Kim, Young Hee Kim, 13464 Cool Lake Way, San Diego, CA 92128-4008  
+BAC Home Loan Servicing LP, Bankruptcy Department, 400 National Way, Mail Stop CA6-919-01-2, Simi Valley, California 93065-6414  
12767426 +Bank of America, PO Box 37176, San Francisco, CA 94137-0176  
12767427 Bank of America, PO Box 30750, Los Angeles, CA 90030-0750  
12809550 +Bank of America N.A., P. O. Box 26012, NC4-105-02-99, Greensboro, North Carolina 27420-6012  
12867581 +Bank of America, N.A., 7105 Corporate Drive, Mail Stop: TX2-982-03-03, Plano, TX 75024-4100  
12767429 ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
(address filed with court: Capital One, c/o TSYS Debt Management, P.O. Box 5155, Norcross, GA 30091)  
12767432 +CMRE Financial, 3075 Imperial Hwy, Brea, CA 92821-6753  
12767428 +California Account Service, PO Box 1622, El Cajon, CA 92022-1622  
12813067 Chase Bank USA, N.A., PO Box 15145, Wilmington, DE 19850-5145  
12767431 +Client Services, 3451 Harry Truman Blvd., Saint Charles, MO 63301-9816  
12785513 FIA Card Services aka Bank of America, c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
12781481 FIA Card Services, NA as successor in interest to, Bank of America NA and MBNA America Bank, PO Box 15102, Wilmington, DE 19886-5102  
12767433 +Focus Receiveables, 1130 North Chase Pkwy #150, Marietta, GA 30067-6429  
12767435 +Medicredit, PO Box 410917, Saint Louis, MO 63141-0917  
12810181 ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541)  
12767437 +Portfolio Collections, PO Box 60102, City Of Industry, CA 91716-0102  
12767438 +Progressive Management, 1521 West Cameron Ave., West Covina, CA 91790-2738  
12767439 +RTUI, 17015 Park Row, Houston, TX 77084-4921  
12767440 +Sabre Springs Neighborhood HOA, c/o Judge Law Firm, 19900 MacArthur Blvd. #500, Irvine, CA 92612-8410  
12767442 +Scripps Clinic, 10666 North Torrey Pines Rd, La Jolla, CA 92037-1092  
12767443 +Sentry Credit, 2809 Grand Ave, Everett, WA 98201-3417  
12767444 +Stephens and Michaels Ass, PO Box 109, Salem, NH 03079-0109  
12767445 ++The Korea Daily, 7894 Dagget St #201, San Diego, CA 92111-2323  
12767446 +Wawanesa, 9050 Friars Rd, Ste 100, San Diego, CA 92108-5800  
12767447 +Wells Fargo, PO Box 25341, Santa Ana, CA 92799-5341  
12790433 Wells Fargo Dealer Services, Inc., PO Box 19657, Irvine, CA 92623-9657  
12767448 +Wilber & Assoc., 210 Landmark Dr., Normal, IL 61761-2194

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

12865353 +E-mail/Text: bncmail@w-legal.com Dec 06 2012 04:15:38 Back Bowl I, L.L.C., c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132  
12799199 +E-mail/Text: bncmail@w-legal.com Dec 06 2012 04:15:32 CANDICA L.L.C., C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
12767430 +E-mail/Text: bnc-capio@quantum3group.com Dec 06 2012 04:09:33 CF Medical, c/o Mitchell Bluhm, 2222 Texoma Pkwy, Ste 100, Sherman, TX 75090-2470  
12767436 +E-mail/Text: bankruptcydepartment@ncogroup.com Dec 06 2012 04:18:45 NCO, PO Box 15740, Wilmington, DE 19850-5740  
12767441 E-mail/Text: bknotifications@sdccu.com Dec 06 2012 02:29:43 San Diego Co. C.U., PO Box 269040, San Diego, CA 92196  
12820991 E-mail/Text: bknotifications@sdccu.com Dec 06 2012 02:29:43 San Diego County Credit Union, 6545 Sequence Drive, San Diego, CA 92121

TOTAL: 6

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

12869484\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery Associates, LLC, PO Box 12914, Norfolk VA 23541)  
12767425 ##+Alliance One, 8589 Aero Drive, San Diego, CA 92123-1703  
12767434 ##+Hanin News, 7825 Engineer Rd, San Diego, CA 92111-1925

TOTALS: 0, \* 1, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0974-3

User: jpeterson  
Form ID: pdf902

Page 2 of 3  
Total Noticed: 34

Date Rcvd: Dec 05, 2012

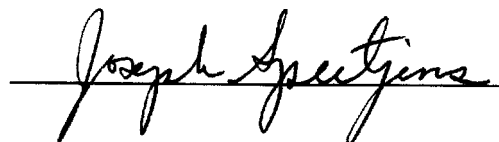
\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 07, 2012

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.

District/off: 0974-3

User: jpeterson  
Form ID: pdf902

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Total Noticed: 34

Date Rcvd: Dec 05, 2012

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 3, 2012 at the address(es) listed below:

Bernard Kornberg on behalf of Creditor Wells Fargo Dealer Services, Inc. bjk@severson.com

Craig S. Trenton on behalf of Debtor Larry Kim trentonlaw@gmail.com, fdmbecf@gmail.com

Diego Santana on behalf of Creditor Sabre Springs Neighborhood Homeowners' Association  
Diego@thejudgefirm.com

Jonathan J. Damen on behalf of Creditor The Bank Of New York Mellon f/k/a The Bank Of New York,  
As Trustee For The Certificateholders Of The Cwalt, Inc., Alternative Loan Trust 2006-Hy10  
Mortgage Pass-Through Certificates, Series 2006-Hy10 bknotice@rcolegal.com

Thomas H. Billingslea Billingslea@thb.coxatwork.com

TOTAL: 5